

FORM B1 United States Bankruptcy Court Eastern District of New York						Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): <b>Denninger, William M.</b>				Name of Joint Debtor (Spouse)(Last, First, Middle): <b>Denninger, Caryn</b>			
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>9748</b>				Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>0318</b>			
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>7407 Panache Way Boca Raton FL 33433</b>				Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>7407 Panache Way Boca Raton FL 33433</b>			
County of Residence or of the Principal Place of Business: <b>Palm Beach</b>				County of Residence or of the Principal Place of Business: <b>Palm Beach</b>			
Mailing Address of Debtor (if different from street address):				Mailing Address of Joint Debtor (if different from street address):			
Location of Principal Assets of Business Debtor (if different from street address above):							
Information Regarding the Debtor (Check the Applicable Boxes)							
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.							
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other _____ <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank				Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13			
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business				Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee Attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.			
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)							
Statistical/Administrative Information (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors 1-15      16-49      50-99      100-199      200-999      1000-over <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>							
Estimated Assets \$0 to \$50,000      \$50,001 to \$100,000      \$100,001 to \$500,000      \$500,001 to \$1 million      \$1,000,001 to \$10 million      \$10,000,001 to \$50 million      \$50,000,001 to \$100 million      More than \$100 million <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>							
Estimated Debts \$0 to \$50,000      \$50,001 to \$100,000      \$100,001 to \$500,000      \$500,001 to \$1 million      \$1,000,001 to \$10 million      \$10,000,001 to \$50 million      \$50,000,001 to \$100 million      More than \$100 million <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>							

(Official Form 1) (12/03)

FORM B1, Page 2

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s) <b>William M. Denninger, Caryn Denninger</b>	
<b>Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)</b>			
Location Where Filed: <b>NONE</b>		Case Number:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)</b>			
Name of Debtor: <b>NONE</b>		Case Number:	
District:		Relationship:	
Judge:			
<b>Signatures</b>			
<b>Signature(s) of Debtor(s) (Individual/Joint)</b>  I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  <b>X</b> <u>s/ William M. Denninger</u> Signature of Debtor  <b>X</b> <u>s/ Caryn Denninger</u> Signature of Joint Debtor  Telephone Number (If not represented by attorney)  <u>10/15/2005</u> Date		<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	
<b>Signature of Attorney</b>  <b>X</b> _____ Signature of Attorney for Debtor(s)  <b>Heath S Berger Esq, HB-7082</b> Printed Name of Attorney for Debtor(s) / Bar No.  <b>Steinberg, Fineo, Berger &amp; Fischhoff, P.C</b> Firm Name <b>Steinberg, Fineo, Berger &amp; Fischhoff, P.C 40 Crossways Park</b> Address <b>Woodbury NY 11797</b>  <b>(516) 747-1136</b> <b>(516) 747-0382</b> Telephone Number <u>10/15/2005</u> Date		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.  <b>X</b> _____ <b>10/15/2005</b> Signature of Attorney for Debtor(s) Date	
<b>Signature of Debtor (Corporation/Partnership)</b>  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.  <b>X</b> <b>Not Applicable</b> Signature of Authorized Individual  Printed Name of Authorized Individual  Title of Authorized Individual  Date		<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No	
<b>Signature of Non-Attorney Petition Preparer</b>  I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 1101(c)(2) that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.  <b>Not Applicable</b> Printed Name of Bankruptcy Petition Preparer  Social Security Number (Required by 11 U.S.C. § 110(c).)  Address  Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.  <b>X</b> <b>Not Applicable</b> Signature of Bankruptcy Petition Preparer  Date  A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 1101; 18 U.S.C. § 156.			

FORM B6A  
(6/90)

In re: William M. Denninger Caryn Denninger , Case No. \_\_\_\_\_  
Debtor (If known)

## SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
<b>Total</b> ➤			<b>0.00</b>	

(Report also on Summary of Schedules.)

FORM B6B  
(10/89)In re **William M. Denninger****Caryn Denninger**

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		<b>Cash on hand</b>	<b>J</b>	<b>50.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Business checking account Innovative Process</b>	<b>H</b>	<b>0.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Checking and Savbings accounts, Chase Bank</b>	<b>J</b>	<b>0.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Savings and Checking accounts, Washington Mutual</b>	<b>J</b>	<b>2,000.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Household goods and furnishings</b>	<b>J</b>	<b>1,500.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>Wearing apparel and personal effects</b>	<b>J</b>	<b>1,000.00</b>
7. Furs and jewelry.		<b>Miscellaneous Jewelry</b>	<b>J</b>	<b>250.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Term Life Insurance Policy</b>	<b>H</b>	<b>No Cash Value</b>

FORM B6B  
(10/89)In re **William M. Denninger****Caryn Denninger**

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Term Life Insurance Policy</b> <b>No cash value</b>	<b>W</b>	<b>No Cash Value</b>
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	<b>X</b>			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>100% shareholder Innovative Processing Inc.</b>	<b>H</b>	<b>0.00</b>
13. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
15. Accounts receivable.	<b>X</b>			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	<b>X</b>			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<b>X</b>			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		<b>Personal Injury Action</b>		<b>Unknown</b>
21. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			

FORM B6B  
(10/89)In re **William M. Denninger****Caryn Denninger**

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>Interest in leased vehicle, 2005 Honda Acura</b>		<b>0.00</b>
24. Boats, motors, and accessories.	<b>X</b>			
25. Aircraft and accessories.	<b>X</b>			
26. Office equipment, furnishings, and supplies.	<b>X</b>			
27. Machinery, fixtures, equipment and supplies used in business.	<b>X</b>			
28. Inventory.	<b>X</b>			
29. Animals.	<b>X</b>			
30. Crops - growing or harvested. Give particulars.	<b>X</b>			
31. Farming equipment and implements.	<b>X</b>			
32. Farm supplies, chemicals, and feed.	<b>X</b>			
33. Other personal property of any kind not already listed. Itemize.	<b>X</b>			
<u>2</u> continuation sheets attached				<b>Total   ➤   \$ 4,800.00</b>

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

FORM B6C  
(6/90)In re William M. Denninger Caryn Denninger, Case No. \_\_\_\_\_  
Debtor. (If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

- ☐ 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). **Note: These exemptions are available only in certain states.**
- ☒ 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
Business checking account Innovative Process	Debt. & Cred. Law § 283	0.00	0.00
Cash on hand	Debt. & Cred. Law § 283	50.00	50.00
Checking and Savings accounts, Chase Bank	Debt. & Cred. Law § 283	0.00	0.00
Household goods and furnishings	Debt. & Cred. Law § 283	1,500.00	1,500.00
Miscellaneous Jewelry	Debt. & Cred. Law § 283	250.00	250.00
Personal Injury Action	Debt. & Cred. § 282(3)(iii)	7,500.00	Unknown
Savings and Checking accounts, Washington Mutual	Debt. & Cred. Law § 283	2,000.00	2,000.00
Term Life Insurance Policy	CPLR § 5205(i)	ALL	No Cash Value
Term Life Insurance Policy No cash value	CPLR § 5205(i)	ALL	No Cash Value
Wearing apparel and personal effects	Debt. & Cred. Law § 283	1,000.00	1,000.00

FORM B6D  
(12/03)In re: **William M. Denninger****Caryn Denninger**

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBETOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE _____					

0 Continuation sheets attached

**Subtotal** >  
(Total of this page)

**Total** >  
(Use only on last page)

<b>\$0.00</b>
<b>\$0.00</b>

(Report total also on Summary of Schedules)



Form B6E  
(12/03)

In re William M. Denninger Debtor, Caryn Denninger Case No. \_\_\_\_\_  
(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,100\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Other Priority Debts**

\* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Form B6E - Cont.  
(12/03)In re William M. Denninger Caryn Denninger Case No. \_\_\_\_\_  
Debtor (If known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)**Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. <b>IRS</b> <b>Special Procedures Branch</b> <b>Bank. Section, Mail Code, 5th Floor</b> <b>P.O. Box 2899, Church St. Station</b> <b>NY, NY 10008-2899</b>	<b>H</b>	<b>Tax Liability</b>				<b>3,784.70</b>	<b>3,784.70</b>
ACCOUNT NO. <b>NYS Dept of Taxation &amp; Finance</b> <b>Bankruptcy Unit-TCD</b> <b>Bldg 8 Room 455</b> <b>W A Harriman State Campus</b> <b>Albany NY 12227</b>	<b>H</b>	<b>Tax Liability</b>				<b>1,255.89</b>	<b>1,255.89</b>

Sheet no. 1 of 1 sheets attached to Schedule of Creditors Holding Priority ClaimsSubtotal  
(Total of this page) >**\$5,040.59**Total  
(Use only on last page of the completed Schedule E.) >**\$5,040.59**

(Report total also on Summary of Schedules)

Form B6F (12/03)

In re **William M. Denninger** **Caryn Denninger** Case No. \_\_\_\_\_  
 Debtor (If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>4231333010481960</b>  <b>Action Card</b> <b>PO Box 790211</b> <b>St. Louis MO 63179-0211</b>	<b>W</b>	<b>Prior to 7/05</b> <b>Credit Card</b>				<b>2,312.94</b>
ACCOUNT NO.  <b>Alexander Poole &amp; Co</b> <b>Credit Mgmt Services</b> <b>10 Maguire Roaed #120</b> <b>Lexington MA 02421</b>	<b>H</b>	<b>Prior to 7/05</b> <b>Possible personal liability for corporate debt.</b>				<b>548.88</b>
ACCOUNT NO.  <b>Aliass</b> <b>Transworld Systems</b> <b>5880 Commerce Blvd</b> <b>Rohnert CA 94928</b>	<b>H</b>	<b>Prior to 7/05</b> <b>Possible personal liability for corporate debt.</b>				<b>165.00</b>
ACCOUNT NO. <b>3727 647019 51007</b>  <b>American Express</b> <b>NCO Financial</b> <b>507 Prudential Road</b> <b>Horsham PA 19044</b>	<b>J</b>	<b>Prior to 7/05</b> <b>Credit card</b>				<b>11,972.95</b>
ACCOUNT NO. <b>371542941471007</b>  <b>American Express</b> <b>Law Offices of James West</b> <b>11111 Harwin Drive</b> <b>Houston TX 77072-1612</b>	<b>H</b>	<b>Prior to 7/05</b> <b>Possible personal liability for corporate debt.</b>				<b>8,042.29</b>

4 Continuation sheets attached

Subtotal >

Total >

**\$23,042.06**

Form B6F - Cont.  
(12/03)

In re **William M. Denninger** **Caryn Denninger** Case No. \_\_\_\_\_  
 Debtor (If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>372542650341002</b>  <b>American Express GC Services PO Box 47500 Jacksonville FL 32247</b>	<b>H</b>	<b>Prior to 7/05</b>  <b>Possible personal liability for corporate debt.</b>				<b>10,988.09</b>
ACCOUNT NO. <b>4153 8602 0942 0730</b>  <b>Bank of America Encore Receivable Mgmt 400 N Rogers Rd PO Box 3330 Olathe KS 66063</b>	<b>J</b>	<b>Prior to 7/05</b>  <b>Visa</b>				<b>7,935.80</b>
ACCOUNT NO. <b>4000300105</b>  <b>BMW Financial Svcs PO Box 9001065 Louisville KY 40290</b>	<b>H</b>	<b>2004</b>  <b>Possible personal liability for corporate debt.</b>				<b>4,386.48</b>
ACCOUNT NO.  <b>Cablevision 1 Media Crossways Woodbury, NY 11797</b>	<b>J</b>	<b>Thru 10/05</b>  <b>Services</b>				<b>150.00</b>
ACCOUNT NO. <b>4366163065684370</b>  <b>Chase Encore Receivable Mgmt PO Box 3330 Olathe KS 66063-3300</b>	<b>J</b>	<b>Prior to 7/05</b>  <b>Credit Card</b>				<b>27,270.84</b>

Sheet no. 1 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority  
Claims

Subtotal  
(Total of this page) >

Total >

(Use only on last page of the completed Schedule F.)

**\$50,731.21**

Form B6F - Cont.  
(12/03)

In re **William M. Denninger** **Caryn Denninger** Case No. \_\_\_\_\_  
 Debtor (If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>7671131012859600</b>  <b>Chase Bank</b> <b>PO Box 15152</b> <b>Wilmington DE 19850-9777</b>	<b>J</b>	<b>Prior to 7/05</b> <b>Overdraft Account</b>				<b>10,706.63</b>
ACCOUNT NO. <b>0000804544034-7</b>  <b>Chase Small Business Account</b> <b>GPO Box 26489</b> <b>New York NY 10087-6489</b>	<b>H</b>	<b>Prior to 7/05</b> <b>Possible personal liability for corporate debt.</b>				<b>5,324.44</b>
ACCOUNT NO. <b>0000804544026-3</b>  <b>Chase Small Business Account</b> <b>GPO Box 26489</b> <b>New York NY 10087-6489</b>	<b>H</b>	<b>Prior to 7/05</b> <b>Possible personal liability for corporate debt</b>				<b>23,953.02</b>
ACCOUNT NO. <b>5424 1803 2992 4620</b>  <b>Citibank/CCSI</b> <b>Bankruptcy Department</b> <b>7930 NW 110th Street</b> <b>PO Box 20487</b> <b>Kansas City MO 64195-9904</b>  <b>Citicorp</b> <b>Collect Corp</b> <b>PO Box 100789</b> <b>Birmingham AL 35210</b>	<b>W</b>	<b>Prior to 7/05</b> <b>Mastercard</b>				<b>17,125.54</b>
ACCOUNT NO. <b>6019 1910 0210 3190</b>  <b>GE Consumer Finance</b> <b>PO Box 960061</b> <b>Orlando FL 32896</b>	<b>J</b>	<b>Prior to 7/05</b> <b>Charge account</b>				<b>1,291.82</b>

Sheet no. **2** of **4** continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority  
 Claims

Subtotal  
 (Total of this page) >

Total >

(Use only on last page of the completed Schedule F.)

**\$58,401.45**

Form B6F - Cont.  
(12/03)

In re **William M. Denninger** **Caryn Denninger** Case No. \_\_\_\_\_  
 Debtor (If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	H	Prior to 7/05 Car lease	X	X		Unknown
<b>Honda Financial Svcs</b> <b>600 Kelley Way</b> <b>Holyoke MA 01040</b>						
ACCOUNT NO.	H	Prior to 7/05 Possible personal liability for corporate debt.				3,400.00
<b>JT Shulman &amp; Co.</b> <b>One Old Country Road, Ste. 240</b> <b>Carle Place, NY 11514</b>						
ACCOUNT NO.	J	Prior to 7/05 Unsecured Claim				400.00
<b>JT Shulman &amp; Co.</b> <b>One Old Country Road, Ste. 240</b> <b>Carle Place NY 11514</b>						
ACCOUNT NO.	H	Prior to 7/05 Possible personal liability for corporate debt.				521.95
<b>Lawyers Diary &amp; Manual</b> <b>240 Mulberry Street</b> <b>PO Box 1226</b> <b>Newark NJ 07101</b>						
ACCOUNT NO.	J	Thru 10/05 Services				685.24
<b>LIPA/Keyspan</b> <b>Attn Elisa M Pugliese Esq</b> <b>175 E Old Country Road</b> <b>Hicksville, NY 11801</b>						

Sheet no. 3 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority  
 Claims

Subtotal  
 (Total of this page)

Total

(Use only on last page of the completed Schedule F.)

**\$5,007.19**

Form B6F - Cont.  
(12/03)

In re **William M. Denninger** **Caryn Denninger** Case No. \_\_\_\_\_  
 Debtor (If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	J	Thru 10/05 Services				401.82
LIPA/Keyspan Attn Elisa M Pugliese Esq 175 E Old Country Road Hicksville, NY 11801						
ACCOUNT NO. 25005308717	H	Prior to 7/05 Deficiency on car loan				2,244.66
Nissan Motor Acceptance Vital Recovery Systems 3795 Data Drive Ste 200 Norcross GA 30092						
ACCOUNT NO. 4121 3709 0058 0320	W	Prior to 7/05 Visa				6,540.36
Providian IC System Inc 444 Highway 96 East Box 64887 St Paul MN 55164						
ACCOUNT NO. 106359883	H	Prior to 7/05 Services				1,271.61
Verizon Allied Interstate 3200 Northline, Ste. 160 Greensboro, NC 27408						
Verizon Bankruptcy Group PO Box 25087 Wilmington DE 19899-5087						

Sheet no. 4 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority  
Claims

Subtotal >  
(Total of this page)

Total >

(Use only on last page of the completed Schedule F.)

<b>\$10,458.45</b>
<b>\$147,640.36</b>

(Report also on Summary of Schedules)

Form B6G

(10/89)

In re: William M. Denninger Caryn Denninger Case No. \_\_\_\_\_  
Debtor (If known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Honda Financial Services 600 Kelly Way Holyoke, MA 01040	Car lease for 2005 Honda Acura, \$614.91 monthly payments.



B6H

(6/90)

In re: William M. Denninger Debtor, Caryn Denninger Creditor Case No. \_\_\_\_\_  
(If known)

## SCHEDULE H - CODEBTORS

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

Official Form 6 - Cont.  
(12/03)

In re: William M. Denninger  
Debtor

Caryn Denninger

Case No. \_\_\_\_\_  
(If known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 17  
(Total shown on summary page plus 1.)  
sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 10/15/2005

Signature: s/ William M. Denninger  
William M. Denninger

Date: 10/15/2005

Signature: s/ Caryn Denninger  
Caryn Denninger

[If joint case, both spouses must sign]

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

Form 7  
(12/03)

## UNITED STATES BANKRUPTCY COURT

## Eastern District of New York

In re: **William M. Denninger**  
**9748****Caryn Denninger**  
**0318**Case No. \_\_\_\_\_  
Chapter **7****STATEMENT OF FINANCIAL AFFAIRS****1. Income from employment or operation of business**

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
<b>18,000.00</b>	<b>Earnings</b>	<b>2003</b>
<b>6,000.00</b>	<b>Earnings</b>	<b>2004</b>
<b>22,435.99</b>	<b>Earnings</b>	<b>1/1/05 to 9/30/05</b>

**2. Income other than from employment or operation of business**

None

☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
--------	--------	--------------------

**3. Payments to creditors**

None

☐

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
<b>Honda Financial Svcs</b>	<b>\$614.91 monthly for car lease payments.</b>		

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

☒

NAME AND ADDRESS OF CREDITOR  
AND RELATIONSHIP TO DEBTORDATES OF  
PAYMENTS

AMOUNT PAID

AMOUNT  
STILL OWING**4. Suits and administrative proceedings, executions, garnishments and attachments**

None



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT  
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY  
AND LOCATIONSTATUS OR  
DISPOSITION

**Debtor is a plaintiff in a personal injury action.**

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

NAME AND ADDRESS  
OF PERSON FOR WHOSE  
BENEFIT PROPERTY WAS SEIZEDDATE OF  
SEIZUREDESCRIPTION  
AND VALUE OF  
PROPERTY**5. Repossessions, foreclosures and returns**

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF CREDITOR OR SELLERDATE OF REPOSSESSION,  
FORECLOSURE SALE  
TRANSFER OR RETURNDESCRIPTION  
AND VALUE OF  
PROPERTY

**BMW**  
**PO Box 9001065**  
**Louisville, KY 40290**

**6/05****1998 BMW****6. Assignments and receiverships**

None



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF ASSIGNEEDATE OF  
ASSIGNMENTTERMS OF  
ASSIGNMENT  
OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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## 7. Gifts

None



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	--------------------------------------	-----------------	-------------------------------------

## 8. Losses

None



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
---	--	-----------------

## 9. Payments related to debt counseling or bankruptcy

None



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Steinberg, Fineo, Berger & Fischhoff, PC 40 Crossways Park Drive Woodbury NY 11797	Initial deposit was made on 2/17/05 with the remaining balance being paid prior to filing petition	\$2000.00 plus \$209.00 filing fee

## 10. Other transfers

None



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
---	------	--

## 11. Closed financial accounts

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Chase	Checking account \$0	2/05

## 12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
--	---	-------------------------------	---

## 13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	-------------------	---------------------

## 14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
------------------------------	--------------------------------------	----------------------

**15. Prior address of debtor**

None



If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
56 Juniper Road Pt Washington NY 11050	William M & Caryn Denninger	2003-6/30/05
198 Pond Road Woodbury NY 11797	William M & Caryn Denninger	2001-2003

**16. Spouses and Former Spouses**

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None



SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None



NAME AND ADDRESS  
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR  
DISPOSITION

## 18. Nature, location and name of business

None



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Innovative Processing Inc.			Process Server	12/01 1/05

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None



NAME

ADDRESS

## 19. Books, records and financial statements

None



a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None



NAME AND ADDRESS

DATES SERVICES RENDERED

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.



None



NAME

ADDRESS

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

None



NAME AND ADDRESS

DATE ISSUED

## 20. Inventories

None



a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
-------------------	----------------------	---

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

None



DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN  
OF INVENTORY RECORDS

## 21. Current Partners, Officers, Directors and Shareholders

None



a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

None



NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP

## 22. Former partners, officers, directors and shareholders

None



a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
------	---------	--------------------

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

None



NAME AND ADDRESS

TITLE

DATE OF TERMINATION

**23. Withdrawals from a partnership or distributions by a corporation**

None



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME &amp; ADDRESS

OF RECIPIENT,

RELATIONSHIP TO DEBTOR

DATE AND PURPOSE

OF WITHDRAWAL

AMOUNT OF MONEY

OR DESCRIPTION

AND VALUE OF PROPERTY

**24. Tax Consolidation Group.**

None



If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six -year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

**25. Pension Funds.**

None



If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

\* \* \* \* \*

*[if completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 10/15/2005Signature of Debtor s/ William M. Denninger  
William M. DenningerDate 10/15/2005Signature of Joint Debtor s/ Caryn Denninger  
Caryn Denninger

Official Form 8  
(12/03)

**UNITED STATES BANKRUPTCY COURT  
Eastern District of New York**

In re: **William M. Denninger**  
**9748**

**Caryn Denninger**  
**0318**

Case No. \_\_\_\_\_  
Chapter **7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:
  - a. *Property To Be Surrendered.*

Description of Property

Creditor's Name

**None**

- b. *Property To Be Retained.*

*[Check any applicable statement.]*

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	Other
<b>None</b>					

Date: 10/15/2005

**s/ William M. Denninger**

Signature of Debtor

Date: 10/15/2005

**s/ Caryn Denninger**

Signature of Joint Debtor

**UNITED STATES BANKRUPTCY COURT  
Eastern District of New York**

In re: **William M. Denninger**

Caryn Denninger

Case No. \_\_\_\_\_

Chapter **7**

Debtors

**DISCLOSURE OF COMPENSATION OF ATTORNEY  
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	2,000.00
Prior to the filing of this statement I have received	\$	2,000.00
Balance Due	\$	0.00

2. The source of compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a) Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;
- c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d) Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e) [Other provisions as needed]

**See Retainer Agreement annexed hereto.**

6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

**See Retainer Agreement annexed hereto.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 10/15/2005

\_\_\_\_\_  
**Heath S Berger Esq, Bar No. HB-7082**

**Steinberg, Fineo, Berger & Fischhoff, P.C**  
Attorney for Debtor(s)

## UNITED STATES BANKRUPTCY COURT

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the three chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

#### **Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

#### **Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are eligible for chapter 13 only if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

#### **Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**I, the debtor, affirm that I have read this notice.**

10/15/2005

Date

s/ William M. Denninger

Signature of Debtor

Case Number

10/15/2005

Date

s/ Caryn Denninger

Signature of Joint Debtor

**UNITED STATES BANKRUPTCY COURT**  
**Eastern District of New York**

In re: **William M. Denninger**  
**9748**

**Caryn Denninger**  
**0318**

Case No. \_\_\_\_\_  
Chapter **7**

**VERIFICATION OF CREDITOR MATRIX**

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of **4** sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated: **10/15/2005**

Signed: **s/ William M. Denninger**  
**William M. Denninger**

Signed: \_\_\_\_\_  
**Heath S Berger Esq**  
Bar No. **HB-7082**

Signed: **s/ Caryn Denninger**  
**Caryn Denninger**

ACTION CARD  
PO BOX 790211  
ST. LOUIS MO 63179-0211

ALEXANDER POOLE & CO  
CREDIT MGMT SERVICES  
10 MAGUIRE ROAD #120  
LEXINGTON MA 02421

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TRANSWORLD SYSTEMS  
5880 COMMERCE BLVD  
ROHNERT CA 94928

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NCO FINANCIAL  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044

AMERICAN EXPRESS  
LAW OFFICES OF JAMES WEST  
11111 HARWIN DRIVE  
HOUSTON TX 77072-1612

AMERICAN EXPRESS  
GC SERVICES  
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JACKSONVILLE FL 32247

BANK OF AMERICA  
ENCORE RECEIVABLE MGMT  
400 N ROGERS RD PO BOX 3330  
OLATHE KS 66063

BMW FINANCIAL SVCS  
PO BOX 9001065  
LOUISVILLE KY 40290

CABLEVISION  
1 MEDIA CROSSWAYS  
WOODBURY, NY 11797

CHASE  
ENCORE RECEIVABLE MGMT  
PO BOX 3330  
OLATHE KS 66063-3300

CHASE BANK  
PO BOX 15152  
WILMINGTON DE 19850-9777

CHASE SMALL BUSINESS ACCOUNT  
GPO BOX 26489  
NEW YORK NY 10087-6489

CITIBANK/CCSI  
BANKRUPTCY DEPARTMENT  
7930 NW 110TH STREET  
PO BOX 20487  
KANSAS CITY MO 64195-9904

CITICORP  
COLLECT CORP  
PO BOX 100789  
BIRMINGHAM AL 35210

GE CONSUMER FINANCE  
PO BOX 960061  
ORLANDO FL 32896

HONDA FINANCIAL SVCS  
600 KELLEY WAY  
HOLYOKE MA 01040

IRS SPECIAL PROCEDURES UNIT  
10 METRO TECH CENTER  
625 FULTON STREET  
BROOKLYN NY 11201

IRS  
SPECIAL PROCEDURES BRANCH  
BANK. SECTION, MAIL CODE, 5TH FLOOR  
P.O. BOX 2899, CHURCH ST. STATION  
NY, NY 10008-2899



JT SHULMAN & CO.  
ONE OLD COUNTRY ROAD, STE. 240  
CARLE PLACE, NY 11514

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240 MULBERRY STREET  
PO BOX 1226  
NEWARK NJ 07101

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ATTN ELISA M PUGLIESE ESQ  
175 E OLD COUNTRY ROAD  
HICKSVILLE, NY 11801

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175 E OLD COUNTRY ROAD  
HICKSVILLE, NY 11801

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3795 DATA DRIVE STE 200  
NORCROSS GA 30092

NYS DEPT OF TAX & FIN  
BANKRUPTCY UNIT TCD  
BLDG 8 ROOM 455  
WA HARRIMAN STATE CAMPUS  
ALBANY NY 12227

NYS DEPT OF TAXATION & FINANCE  
BANKRUPTCY UNIT-TCD  
BLDG 8 ROOM 455  
W A HARRIMAN STATE CAMPUS  
ALBANY NY 12227

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IC SYSTEM INC  
444 HIGHWAY 96 EAST BOX 64887  
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